

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:  
JAMIE L PALASHOFF )  
Debtor ) Case No. 17-23459GLT  
                )  
                ) Chapter 13  
                )  
                X Related to Docket No. 92

**ORDER OF COURT**  
(Check Boxes That Apply)

- Confirming Plan on Final Basis       Chapter 13 Plan dated:  
  
 Authorizing Distributions Under Plan       Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate      9-3-21  
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case:** *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$943, beginning 3/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until

the goals of the Plan have been achieved.

- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:  
**\*Midfirst Bank CL.#5**
- K. Additional Terms and Conditions:

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: February 17, 2022



United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Jamie L. Palashoff  
Debtor

Case No. 17-23459-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Feb 17, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:**

Recip ID	Recipient Name and Address
db	+ Jamie L. Palashoff, 3209 Villawood Ave, Pittsburgh, PA 15227-3035
cr	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14788181	+ Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14717536	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15293013	+ Boyer & Pentek, Inc., Attn: Josh Boyer, 503 Reba Street, McKeesport, PA 15132-7337
15292681	Boyer & Pentek, Inc., Attn: Josh Boyer, McKeesport, PA 15132
14684367	++++ CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Services, 20 Corporate Park Hills Dr, Saint Charles, MO 63301
14684368	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, 250 Mt Lebanon Blvd Ste 420, Pittsburgh, PA 15122
14684370	Collection Service Center, Inc., PO Box 560, New Kensington, PA 15068-0560
14684372	+ Commonwealth of Pennsylvania, County of Allegheny, Honorable Ralph E. Kaiser, 5001 Curry Rd, Pittsburgh, PA 15236-2569
14684374	+ Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
14788182	+ Hudson & Keys, 382 Blackbrook Road, Painesville, OH 44077-1294
14788185	+ Kurt S. Freedman, Balance Recovery, Inc., PO Box 17, Imperial, PA 15126-0017
14684378	#+ Michael M. Bianco, 4232 Brownsville Rd, Pittsburgh, PA 15227-3330
15033712	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14684381	+ Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14684383	Ralph Gulko, Esq., Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14788186	+ Ronald Amato, Esq., Amato and Associates, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
14684384	+ T. John Kuehn, 1201 Broughton Rd, Pittsburgh, PA 15236-3451
14749164	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 23:20:46	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14684365	+ Email/Text: bankruptcy@usecapital.com	Feb 17 2022 23:14:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
14684366	+ Email/Text: bankruptcy@usecapital.com	Feb 17 2022 23:14:00	Capital Accounts, 2120 Crestmoor Rd, Nashville, TN 37215-2654
14684371	+ Email/Text: commonwealth@ebn.phinsolutions.com	Feb 17 2022 23:14:00	Commonwealth Financial Systems, Inc., 245 Main St, Dickson City, PA 18519-1641

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 17, 2022

Form ID: pdf900

Total Noticed: 38

14684375	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2022 23:20:41	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14684376	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 17 2022 23:14:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14684377	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 23:20:37	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
14829774	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 23:20:37	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746529	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2022 23:20:37	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14730470	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2022 23:14:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15122657	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 17 2022 23:20:41	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14788183	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2022 23:14:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14696290	Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 23:20:37	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14684379	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 23:20:42	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
14684380	+ Email/PDF: cbp@onemainfinancial.com	Feb 17 2022 23:20:45	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14772806	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2022 23:20:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14684382	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 17 2022 23:14:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14720193	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 17 2022 23:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MidFirst Bank
cr		Nationstar Mortgage LLC dba Mr. Cooper et al.
cr		Pacific Union Financial, LLC
14752152		Duquesne Light Company
14684369	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court; Collection Service Center, PO Box 13446, Pittsburgh, PA 15243-0446
14788184	##	Arthur Lashin, Esq., Hayt, Hayt, & Landau, LLC, 123 S. Broad Street, Philadelphia, PA 19109-1003
14684373	##+	Debt Recovery Solutions, 900 Merchants Concourse, Westbury, NY 11590-5121
14740012	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 5 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Feb 17, 2022

Form ID: pdf900

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**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood/Brentwood School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. pabk@logs.com logsecf@logs.com
Maria Miksich	on behalf of Creditor MidFirst Bank mmiksich@kmllawgroup.com
Mark G. Moynihan	on behalf of Debtor Jamie L. Palashoff mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Nicole Bernadette Labletta	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. Nlabletta@pincuslaw.com brausch@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Shawn N. Wright	on behalf of Debtor Jamie L. Palashoff shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 10